

Debtor 1 : <u>LOIS JANE COLLIER</u>
Debtor 2 :
United States Bankruptcy Court for the Middle District of Alabama
Case number 16-30146-WRS

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: US BANK TRUST NA

Court claim no: 3

Last 4 digits of any number used to identify the debtor's account: 2960

Property address: ARREARS 45 HOLLYWOOD RD, TITUS, AL 36080

Part 2: Cure Amount

Total cure disbursements made by the trustee :	Amount
a. Allowed prepetition arrearage:	(a) <u>\$9410.53</u>
b. Prepetition arrearage paid by the trustee:	(b) <u>\$9251.23</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1 (c):	(c) <u>\$0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1 (c) and paid by the trustee:	(d) <u>\$0.00</u>
e. Allowed postpetition arrearage:	(e) <u>\$4540.90</u>
f. Postpetition arrearage paid by the trustee:	+ (f) <u>\$0.00</u>
g. Total. Add lines b, d, and f.	(g) <u>\$9251.23</u>

Part 3: Postpetition Mortgage Payment

☐ Mortgage is maintained through the trustee.

Current monthly mortgage payment:

The next mortgage payment is due on:

☐ Entire mortgage debt paid in full through the plan.

☒ Mortgage is paid directly by the debtor(s).

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

/s/ Sabrina L. McKinney

Date: October 29, 2019

Sabrina L. McKinney
Chapter 13 Standing Trustee
P.O. Box 173
Montgomery, AL 36101-0173
Phone: (334)262-8371
Email: 13trustee@ch13mdal.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Final Cure Payment was served on the parties listed below by either postage paid and properly addressed U.S. Mail or served electronically through the Court's ECF System at the e-mail address registered with the Court on this 29th day of October, 2019.

Date: October 29, 2019

/s/Sabrina L. McKinney

Sabrina L. McKinney
Chapter 13 Standing Trustee

LOIS JANE COLLIER
US BANK TRUST NA
ELECTRONIC SERVICE - Bankruptcy Administrator
JEFFREY J COURTNEY